JOB LOSS SERIES

Unemployment Claim Filing■& Appeal Pack

Your claim was denied or is stuck — and rent is due. File it right, certify every week, and appeal it fast.

HOW TO USE THIS KIT

1. TONIGHT: Gather your documents with the checklist on page 2, then file the claim with the walkthrough on page 3. A complete application the first time is the fastest way to get paid.
2. EVERY WEEK: Certify for each week on the tracker on page 4. Missed weeks are the #1 reason payments stall or stop.
3. IF YOU GET A DENIAL LETTER: Do not panic — and do not wait. Fill the appeal letter on page 5, log your deadlines on page 6, and keep certifying while you appeal.
4. IF YOUR EMPLOYER CONTESTS: Work page 8 — your facts, your evidence, your timeline, ready for the hearing.
5. WHILE YOU WAIT: Page 9 is the survival plan — rent, food, utilities, and staying certified until the money lands.

STATE RULES DIFFER — VERIFY EVERYTHING

- Benefit amounts, waiting periods, certification rules, and appeal deadlines are all set by YOUR state.
- Use only your state government's official unemployment website or the phone number printed on state letters. Never pay a third-party site to file for you.
- When in doubt, call the agency and ask — the call script on page 7 walks you through it.

PLEASE NOTE — NOT LEGAL ADVICE

- This kit organizes your claim and your appeal — it is not legal advice.
- If your hearing is complex, your employer has a lawyer, or the amount matters to your rent — talk to a local employment attorney before your hearing. Many offer free first consultations.

Pre-Filing Document Checklist

Gather these BEFORE you touch the application. A complete file the first time is the fastest way to get paid.

IDENTITY & CONTACT

- ☐ Government photo ID (driver's license or state ID).
- ☐ Social Security number (the card itself if you have it).
- ☐ Current mailing address — where the state sends letters and any card.
- ☐ Email address and phone number you actually check.

WORK HISTORY (each employer in the period your state asks about)

States ask for recent work history — often the last 12–18 months. Your state's site tells you the exact period it needs. For EACH employer:

- ☐ Employer name, full address, and phone number.
- ☐ Your job title and the dates you started and stopped.
- ☐ Your total wages or hours — pay stubs or W-2s make this exact.
- ☐ Why the job ended (laid off, hours cut, fired, quit — in your own words).

SEPARATION DETAILS

- ☐ Your last day of work (exact date).
- ☐ Layoff or separation notice — letter, email, or text from the employer.
- ☐ Any severance, vacation payout, or final-pay paperwork — states treat these differently, so keep the documents.
- ☐ Union hall or hiring-hall info, if you are a union member.

STATE PORTAL ACCESS

- ☐ Your state's official unemployment website — found through your state government's site, never a paid ad.
- ☐ An account on the portal — save the username, password, and security questions somewhere safe.
- ☐ Your claim confirmation number and PIN once you file — log them on page 4.

GATHER FIRST, FILE SECOND

- An incomplete application gets flagged, delayed, or denied — and fixing it takes longer than gathering it right the first time.
- Missing a pay stub? Your state's wage records usually have your earnings — but having your own copy makes disputes winnable.

Filing Walkthrough

The step-by-step sequence, written to work on any state portal. Slow is smooth, smooth is fast.

1. FILE AS SOON AS YOU ARE OUT OF WORK. Claims generally start when you file, not when you lost the job — a week of waiting is a week you don't get back. Verify every rule on your state's official unemployment website — requirements differ by state.
2. USE THE OFFICIAL STATE PORTAL ONLY. Find it through your state government's website. Never pay anyone to file for you — filing is free.
3. ENTER YOUR IDENTITY EXACTLY as it appears on your ID and Social Security records. Name mismatches are a top reason claims get flagged.
4. LIST EVERY EMPLOYER in the period your state asks about (often the last 12–18 months) — even short or part-time jobs. Missing employers cause wage-record disputes.
5. ANSWER THE SEPARATION QUESTIONS HONESTLY AND SIMPLY. Laid off = laid off. If you were fired, say so and state the reason your employer gave — in your own words. Guessing or shading the truth causes more denials than the truth does.
6. WRITE DOWN YOUR CONFIRMATION NUMBER, claim effective date, and anything the portal says happens next — some states mail a monetary determination letter telling you your weekly amount. Save that letter.
7. IF THE PORTAL CRASHES OR TIMES OUT, finish as much as you can, screenshot where you stopped, and call the agency (script on page 7) instead of starting over with different answers.
8. AFTER FILING, learn your state's weekly certification rule — many states require you to certify every week (usually online) to keep payments flowing. Log every week on page 4.

WHAT GETS CLAIMS DENIED AT FILING

- Quitting without the state's definition of good cause — or being fired for misconduct as the state defines it. The definitions differ by state: look them up on the official site.
- Wage records that don't match what you reported — a missing employer is the usual cause.
- Not being able and available for work when your state requires it. Read the requirement and answer honestly.

Weekly Certification Tracker

Certify every week your state requires it — missed weeks stall or kill payments. One row per week.

MY CLAIM BASICS

Claim confirmation #: _____ Claim effective date: _____

Portal username (hint): _____ Weekly amount per determination letter $: _____

Wk	Week ending	Certified?	Date certified	Amount ($)	Status
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

KEEP CERTIFYING WHILE YOU APPEAL

- If your claim is denied and you appeal, keep filing weekly certifications during the appeal in states that require it — this is how you stay eligible for back payments if you win.
- A “pending” week is normal right after filing. A week that flips to “denied” gets its own appeal line on page 5. Screenshot every confirmation.

Denied? Appeal It Fast

A denial is the START of the fight, not the end. Check your denial reason, then fill the letter below.

CHECK YOUR DENIAL REASON (from the determination letter)

- ☐ Employer says I was fired for misconduct — I disagree with their version.
- ☐ State says I quit — I had good cause (unsafe conditions, unpaid wages, schedule change, harassment).
- ☐ State says I didn't earn enough in the base period — my wage records are wrong or incomplete.
- ☐ Denied for missing a certification week — I have proof I filed it.
- ☐ Denied for not being able/available for work — my situation changed and I can document it.
- ☐ Other — reason written on the determination letter:

THE APPEAL LETTER

APPEAL LETTER — copy, fill, and send to the address on your determination letter.
Your name: _____

Your address: _____

Your phone / email: _____

Date: _____

State unemployment appeals office (from your denial letter): _____

Re: Appeal of unemployment determination
Claim / SSN (last 4 only if the state allows it): _____

Determination letter date: _____

Dear Appeals Office:
I am appealing the determination dated above that denied my unemployment benefits. I believe the decision is incorrect for the following reason:
(Write 2–3 sentences: what happened, in plain words. Attach the denial letter and your evidence.) _____

I request a hearing and ask that all benefits owed to me be paid, including for weeks I continued to certify during this appeal.
I have kept copies of this letter, the determination, and every document I am submitting.
Sincerely,
Signature: _____

Printed name: _____

Enclosures: determination letter · evidence for my denial reason (see page 8) · weekly certification confirmations

Appeal Deadlines & Hearing Prep

Appeal deadlines are SHORT and differ by state. Appeal the day the letter arrives — not next week.

APPEAL CLOCK (fill in from your letters)

Determination letter date: _____ Appeal deadline (from the letter): _____

Date I filed the appeal: _____ How filed (online / fax / mail): _____

Hearing date + time: _____ Hearing type (phone / in person / video): _____

Decision expected by: _____ Decision received (date + result): _____

HEARING PREP — WIN BEFORE YOU DIAL IN

- ☐ Read the denial letter again and write your one-paragraph version of what happened. If you can't say it simply, you can't win it.
- ☐ Gather every document that backs your version: pay stubs, schedules, texts, emails, the separation notice, certification confirmations (page 8 holds the worksheet).
- ☐ Write a one-page timeline: dates, what happened, who was there. Judges and hearing officers decide on timelines.
- ☐ List your witnesses — coworkers, supervisors, anyone who saw what happened. Ask them before the hearing.
- ☐ Prepare for the hard questions: “Why did you leave?” “What did the employer tell you?” Answer short, factual, calm.
- ☐ Confirm HOW to join the hearing (phone number, link, or address) and test it the day before. Arrange childcare and transport now.
- ☐ Bring or have open: this kit, your timeline, every document, and a notepad. Take notes during the hearing.

AT THE HEARING

- Tell the truth, keep answers short, and stick to your timeline. Don't interrupt anyone — not the employer, not the officer.
- Bring up your evidence by name: “I have the schedule showing my hours were cut” — then submit it as instructed.
- If you don't understand a question, say so and ask them to repeat it.

Call Script & Notes Log

Use the phone number on your state's official site or on your letters. Write down every call — names and reference numbers win disputes.

PHONE SCRIPT (read it, don't wing it)

1. “Hi, I'm calling about my unemployment claim. My name is [your name] and my claim number is [number].”
2. “I'm calling because [one sentence: my claim shows denied / my payment is stuck / I need to file an appeal].”
3. “Can you tell me exactly what I need to do next, and the deadline for it?”
4. “Can I get a reference number for this call, and your name?”
5. “Is there anything I should fax, upload, or mail — and where exactly?”
6. “Thank you — I'll send a follow-up through the portal today confirming what we discussed.”

IN-PERSON VISITS

Bring: photo ID, your claim number, the denial or determination letter, and this kit. Ask for the same things as the script — and get the worker's name and a receipt or printout for anything you submit.

NOTES LOG — every call, visit, and submission

Date	Who (name + office)	What was said / sent	Ref # / next step

PAPER BEATS MEMORY

- After every call, send a short portal message: “Per our call today with [name], I will [next step] by [date].”
- Names, dates, and reference numbers are what get agency mistakes fixed.

JOB LOSS SERIES

Employer Contested? Build Your Rebuttal

The employer told the state their version. Your job is to make YOUR version undeniable — with evidence.

THEIR CLAIM vs YOUR FACTS

What the employer told the state: _____

What actually happened (your version): _____

The one fact that proves your version: _____

EVIDENCE INVENTORY (check what you have)

- ☐ Pay stubs or direct-deposit records (proves employment + wages).
- ☐ Work schedules or time records (proves hours, shifts, attendance).
- ☐ Texts, emails, or messages with supervisors about your separation.
- ☐ The layoff / termination notice or any written reason given.
- ☐ Witness names + what each one saw (coworkers, clients, supervisors).
- ☐ Photos or documents of the conditions you reported (if relevant).
- ☐ Your weekly certification confirmations (proves you followed the rules).

YOUR TIMELINE — the backbone of every winning appeal

Date	What happened	Proof I have

REBUTTAL RULES

- Attack the FACTS, not the employer. “The schedule shows my hours were cut on [date]” beats “they're lying.”
- One strong document beats ten angry paragraphs. Lead with your best evidence.
- If the employer's lawyer shows up at the hearing and yours doesn't exist yet — get a consultation before you go in. This kit is an organizational tool, not legal advice. Unemployment rules vary by state.

While You Wait — The Survival Plan

The claim takes time. Rent doesn't. Work this list while the state processes your case.

1. TRIAGE YOUR MONEY TODAY. Sort every bill into three piles: must-pay now (rent, food, utilities, transport to interviews), can-wait (subscriptions, non-essential debt), call-and-ask (everything else). Cancel the can-waits tonight.
2. TALK TO YOUR LANDLORD BEFORE RENT IS LATE. Early honesty beats late silence: “I was laid off on [date] and my unemployment claim is filed and pending. I can pay [amount] on the 1st and the rest by [date]. Can we agree to that in writing?” Get any agreement in writing.
3. CALL EVERY UTILITY AND LENDER. Ask for hardship, deferment, or payment-plan options — most have them, none advertise them. Log every call on page 7.
4. FEED THE HOUSEHOLD. Community food banks, school meal programs, and faith-based pantries exist in nearly every county — check your county's official site or local helplines listed there.
5. KEEP CERTIFYING EVERY WEEK while you wait or appeal (page 4). Missed weeks are the most common way people lose money they were owed.
6. START A JOB SEARCH LOG NOW: date, company, role, how applied, follow-up. Many states require documented job-search activity — and the log doubles as your opportunity pipeline.
7. GUARD THE ESSENTIALS: keep your phone on (the state calls), check your portal and your mail daily, and keep your ID documents somewhere you can grab them.
8. TAKE CARE OF THE PERSON FILING. Job loss is a gut punch — one walk, one call to someone who believes in you, one small win a day. You are fighting for your household, and that takes fuel.

RENT IS DUE — THE ORDER OF OPERATIONS

- 1. File the claim right (page 3). 2. Certify every week (page 4). 3. Appeal fast if denied (pages 5–6). 4. Talk to the landlord early (this page).
- Do all four and you have done everything in your power — your paper trail makes the state's clock work for you.

Claim Notes

The extra page every long fight needs. Date everything you write.

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- If your hearing is complex, your employer has a lawyer, or your housing depends on the outcome — consult a local employment attorney before your hearing. Many offer free first consultations.